

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

PADALINO, Ronald, et al.

Application No.

09/387,381

Filed:

September 2, 1999

For:

SYSTEM AND METHOD FOR  
AUTOMATED DEBITING AND SETTLING  
OF FINANCIAL TRANSACTIONS

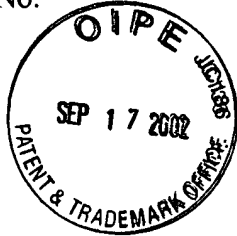
Examiner:

Wasylchak, S.

Group Art Unit:

2164

Assistant Commissioner for Patents  
Washington, DC 20231



*Sanain*  
*#14/B*  
*9.25.02*

RECEIVED  
SEP 24 2002  
Technology Center 2100

AMENDMENT AND REMARKS

Sir:

In response to the Office Action mailed March 27, 2002, please amend the above-identified U.S. patent application as follows:

In the Claims:

Please add the following new claim 76:

RECEIVED  
SEP 25 2002  
GROUP 3600

- B1* 76. (New) A method for automated settlement of a financial transaction, comprising:
- receiving information identifying a foreign branch bank, a caller language, and a caller;
  - bridging the caller to a home bank;
  - receiving a request for a financial transaction consisting at least in part of dispensing of a currency by a foreign branch bank to the caller;
  - communicating with the caller in the caller's language;